



UNITED STATES BANKRUPTCY COURT DISTRICT  
OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**STRAFFI & STRAFFI**

670 Commons Way  
Toms River, NJ08755  
(732) 341-3800  
bktrustee@straffilaw.com  
Attorney for Trustee

Order Filed on May 15, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Rodriguez, Michael E. &  
Vigier-Rodriguez, Anna M.

Debtor(s).

Case No.: 15-13765/MBK

Adv. No.:

Hearing Date: May 14, 2018 at 10:00 am

Judge: Honorable Michael B. Kaplan

**ORDER APPROVING SETTLEMENT**

The relief set forth on the following pages, numbered two (2) through n/a is  
hereby **ORDERED**.

**DATED: May 15, 2018**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: Rodriguez, Michael E. & Vigier-Rodriguez, Anna M.  
Case No: 15-13765/MBK

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### **ORDER APPROVING SETTLEMENT**

Upon consideration of application of Daniel E. Straffi, Esq., Trustee; and creditors having been served with the Notice of Proposed Settlement of Controversy; and the Court having received no objections thereto; and for good cause shown; it is hereby

**ORDERED** as follows:

1. That the proposed settlement set forth in the Notice of Settlement of Controversy attached hereto is hereby approved;
2. That the Trustee is authorized to sign all documents as are necessary to effectuate the settlement; and
3. That the Trustee shall serve a copy of this Order on all parties in interest within five (5) days of the date hereof.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: Rodriguez, Michael E. & Vigier-Rodriguez, Anna M.

Case No.: 15-13765/MBK  
Chapter: 7  
Judge: MBK  
Adv. No.: \_\_\_\_\_

**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

Daniel E. Straffi, Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk: United States Bankruptcy Court  
Office of the Clerk  
Clarkson S. Fisher US Courthouse  
402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Michael B. Kaplan on May 14, 2018 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 8, 402 East State Street, Trenton, NJ 08608 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The bankruptcy estate is pursuing a personal injury claim against Defendant, Courtney C. Wolf in the Superior Court of New Jersey, Docket # BUR-L-2115-16. The Defendant and Plaintiff want to settle the action without proceeding to trial. There remains a UM claim to be pursued for additional damages.

Pertinent terms of settlement: The Trustee, upon recommendation of special counsel, agrees to settle the underlying claim in the pending State Court action for \$47,500.00. The settlement is conditioned upon the UM claim being preserved and pursued by special counsel. All settlement monies will be paid to the bankruptcy estate and no monies, by way of exemption or otherwise including attorneys fees, shall be distributed from such monies until the UM claim has been resolved. The Trustee believes the settlement is fair and reasonable given the costs and risks of litigation.

Objections must be served on, and requests for additional information directed to:

Name: Daniel E. Straffi, Esq.  
Address: 670 Commons Way, Toms River, NJ 08755  
Telephone No.: (732) 341-3800

Certificate of Notice Page 42 of 74  
United States Bankruptcy Court  
District of New Jersey

In re:  
Michael E Rodriguez  
Anna M Vigier-Rodriguez  
Debtors

Case No. 15-13765-MBK  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf905

Page 1 of 3  
Total Noticed: 66

Date Rcvd: Apr 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2018.

db	#+Michael E Rodriguez, 36 Norwick Lane, Willingboro, NJ 08046-1330
jdb	#+Anna M Vigier-Rodriguez, 36 Norwick Lane, Willingboro, NJ 08046-1330
acc	+Bederson & Company, LLP, 347 Mt. Pleasant Ave., West Orange, NJ 07052-2749
sp	+H & K Law Office, hartsough kenny & chase, 3812 Quakerbridge Road, Hamilton, nj 08619-1004
cr	+Santander Consumer USA, Inc., P.O. Box 562088, Suite 900-North, Dallas, TX 75247, UNITED STATES 75356-2088
515360984	+Amcol Sys, 111 Lancewood Rd, Columbia, SC 29210-7523
515360985	+American Coradius Int'l, re: USAA, 2420 Sweet Home Rd Ste 150, Buffalo, NY 14228-2244
515360986	+Apez Asset Management, re: Virtua, 1891 Santa Barbara Dr, Ste, Lancaster, PA 17601-4106
515360990	+CBE Group, POB 2635, Waterloo, IA 50704-2635
515360998	+Capital One, POB 30281, Salt Lake City, UT 84130-0281
516661588	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515360991	+Citifinancial, POB 499, Hanover, MD 21076-0499
515360992	+Comenity Victoria Secret, POB 182789, Columbus, OH 43218-2789
515360993	+Comenity - HSN, POB 659707, San Antonio, TX 78265-9707
515360994	+Convergent Outsourcing, 500 SW 7th, Bldg A, Ste 100, Renton, WA 98057-2983
515360995	+Credit Acceptance, POB 5070, Southfield, MI 48086-5070
515360996	+Credit First, POB 81344, Cleveland, OH 44188-0001
516745683	+Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
515360998	+EMMA Recovery, POB 3129, Secaucus, NJ 07096-3129
515360999	+Financial Recoveries, re: Lourdes, POB 1022, Wixom, MI 48393-1022
515361000	+First Premier, POB 5529, Sioux Falls, SD 57117-5529
515361001	+Frost Arnett Co, POB 198988, Nashville, TN 37219-8988
515361002	+HSBC / Orchard Bank, PO 71104, Charlotte, NC 28272-1104
515361003	+HSN, POB 659707, San Antonio, TX 78265-9707
515361004	+IC Systems, re: verizon, POB 64437, Saint Paul, MN 55164-0437
515361006	+Lane Bryant, POB 182121, Columbus, OH 43218-2121
515361007	+Larchmont Med Imaging, 1295 Rt 38 W, Hainesport, NJ 08036-2702
515361008	+Law Offices of Mitchell Kay PC, re: T-Mobile, 354 State Street, Hackensack, NJ 07601-5530
515361010	+Lourdes, 100 Front St, Riverside, NJ 08075-1181
515361009	+Lourdes, POB 822112, Philadelphia, PA 19182-2112
515361015	+NJ Housing & Mortgage Finance, POB 18550, Trenton, NJ 08650-2085
515361016	+Quality Asset Recovery, re: Rancocas, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
515361017	+Radiology Assoc of Burl, 1295 Rt 38 west, Hainesport, NJ 08036-2702
515361019	+Rushmore Service Ctr, re: Premier Bankcard, POB 5508, Sioux Falls, SD 57117-5508
515361020	Santender, POB 560284, Dallas, TX 75356-0284
515361022	+Solomon & Solomon, Five Columbia Circle, Albany, NY 12203-6374
515361023	+South Jersey emer Phys, POB 416052, Boston, MA 02241-0001
515361024	+State of NJ - Dept of Law, Div of Alcholic Beverage Control, POB 087, Trenton, NJ 08625-0087
515361025	+Sunrise Credit Srv, POB 9168, Farmingdale, NY 11735-9168
515361026	++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 (address filed with court: t-mobile, POB 742596, Cincinnati, OH 45274)
515361027	+Target Nat'l Bank, POB 673, Minneapolis, MN 55440-0673
515361028	+The Childrens Hospital of PA, Lock Box 7802, POB 8500, Philadelphia, PA 19178-8500
515361031	+USAA Savings Bank, POB 33009, San Antonio, TX 78265-3009
515361032	+Verizon, 500 Technology Dr, Ste 300, Saint Charles, MO 63304-2225
515361033	#+Verizon Wireless, POB 26055, Minneapolis, MN 55426-0055
515361034	+Virtua Health, POB 7542, Philadelphia, PA 19178-0001
515361035	+Wells Fargo Home Mortgage, POB 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 12 2018 23:40:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreigion03.ne.ecf@usdoj.gov Apr 12 2018 23:40:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515360988	+E-mail/Text: g20956@att.com Apr 12 2018 23:41:09 AT&T Mobility, POB 537104, Atlanta, GA 30353-7104
516740859	E-mail/PDF: EBN AIS@AMERICANINFOSOURCE.COM Apr 12 2018 23:42:19 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516633843	E-mail/PDF: EBN AIS@AMERICANINFOSOURCE.COM Apr 12 2018 23:42:56 American InfoSource LP as agent for, TD Bank, USA, PO Box 248866, Oklahoma City, OK 73124-8866
515360987	+E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Apr 12 2018 23:40:26 Asset Acceptance, re: Lane Bryant, POB 1630, Warren, MI 48090-1630
515361012	E-mail/Text: BankruptcyNotices@aafes.com Apr 12 2018 23:39:57 Military Star, 3911 S. Walton Walker, Dallas, TX 75236

District/off: 0312-3

User: admin  
Form ID: pdf905

Page 2 of 3  
Total Noticed: 66

Date Rcvd: Apr 12, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515360983 E-mail/Text: BankruptcyNotices@aafes.com Apr 12 2018 23:39:57 AAFES, POB 650038,  
Dallas, TX 75265  
515360997 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 12 2018 23:42:17 Credit One Bank,  
POB 98872, Las Vegas, NV 89193-8872  
515361005 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Apr 12 2018 23:40:46 Jefferson Cap Systems,  
re: Comenity, 16 McLeland Rd, Saint Cloud, MN 56303  
515361011 +E-mail/Text: bankruptcydpt@mcmc.com Apr 12 2018 23:40:27 Midland Funding, re:,  
8875 Aero Dr., Ste 200, San Diego, CA 92123-2255  
516745791 +E-mail/Text: bankruptcydpt@mcmc.com Apr 12 2018 23:40:27 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
515361013 +E-mail/Text: kmorgan@morganlaw.com Apr 12 2018 23:41:16 Morgan Bornstein & Morgan,  
re: DC 4047-14, 1236 Brace Rd Ste K, Cherry Hill, NJ 08034-3229  
515361014 +E-mail/Text: bankruptcydepartment@tsico.com Apr 12 2018 23:41:16 NCO Financial Services,  
re: Virtua Health, POB 15636, Wilmington, DE 19850-5636  
516641948 E-mail/Text: bnc-quantum@quantum3group.com Apr 12 2018 23:40:23  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
516641963 E-mail/Text: bnc-quantum@quantum3group.com Apr 12 2018 23:40:24  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
515361018 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 12 2018 23:42:20 Resurgant Cap Srv,  
POB 10826, Greenville, SC 29603-0826  
515361029 +E-mail/Text: bnc@alltran.com Apr 12 2018 23:39:55 United Recovery, POB 722929,  
Houston, TX 77272-2929  
515361030 +E-mail/Text: bnc@alltran.com Apr 12 2018 23:39:55 United Recovery Sys, POB 722929,  
Houston, TX 77272-2929  
515361032 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 12 2018 23:39:49  
Verizon, 500 Technology Dr, Ste 300, Saint Charles, MO 63304-2225  
515361033 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 12 2018 23:39:49  
Verizon Wireless, POB 26055, Minneapolis, MN 55426-0055

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515361021 ##+Sarma Collections Inc, 1801 Broadway, San Antonio, TX 78215-1227

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I C N O F F R T I  
C N O F F R T N

Date: Apr 14, 2018

Signature: /s/Joseph Speetjens

## C ECF NOTICE OF ELECTRONIC FILE

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 11, 2018 at the address(es) listed below:

Daniel E Straffi dstraffi@comcast.net, dstraffi@ecf.epiqsystems.com  
Daniel E. Straffi on behalf of Trustee Daniel E Straffi bktrustee@straffilaw.com,  
dstraffi@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., successor by merger to  
Wachovia Bank, N.A. bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A., successor by merger to  
Wachovia Bank, N.A. jackerman@zuckergoldberg.com

District/off: 0312-3

User: admin  
Form ID: pdf905

Page 3 of 3  
Total Noticed: 66

Date Rcvd: Apr 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Peter E. Zimnis on behalf of Joint Debtor Anna M Vigier-Rodriguez njbankruptcylaw@aol.com  
Peter E. Zimnis on behalf of Debtor Michael E Rodriguez njbankruptcylaw@aol.com

TOTAL: 7

**Certificate of Notice Page 7 of 7**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Michael E Rodriguez  
Anna M Vigier-Rodriguez  
Debtors

Case No. 15-13765-MBK  
Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db           #+Michael E Rodriguez, 36 Norwick Lane, Willingboro, NJ 08046-1330  
jdb           #+Anna M Vigier-Rodriguez, 36 Norwick Lane, Willingboro, NJ 08046-1330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

10, 2016 at the addresses listed below.  
Daniel E Straffi dstraffi@comcast.net, dstraffi@ecf.epiqsystems.com  
Daniel E. Straffi on behalf of Trustee Daniel E Straffi bktrustee@straffilaw.com,  
dstraffi@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., successor by merger to  
Wachovia Bank, N.A. bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A., successor by merger to  
Wachovia Bank, N.A. jackerman@zuckergoldberg.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Peter E. Zimnis on behalf of Joint Debtor Anna M Vigier-Rodriguez njbankruptcylaw@aol.com  
Peter E. Zimnis on behalf of Debtor Michael E Rodriguez njbankruptcylaw@aol.com